

# Continuing Your County Benefits Upon Leaving Employment



**King County**

As an employee leaving King County employment, you have a limited amount of time to convert your group benefits to individual coverage. This guide is a summary of your options and what you need to do if you would like to convert from group to individual coverage. For more information, refer to the Employee Exit Guide at [www.kingcounty.gov/employees/benefits/LeavingEmployment](http://www.kingcounty.gov/employees/benefits/LeavingEmployment) and to the summary of your benefits, *Your King County Benefits*, at [www.kingcounty.gov/employees/benefits/YourKingCountyBenefits](http://www.kingcounty.gov/employees/benefits/YourKingCountyBenefits).

## Deadlines

### Health insurance:

- COBRA/Retiree medical: Due 60 days after end of county coverage/date of notice 1-877-502-6272

### Life insurance:

- Portability: Due 31 days after county coverage ends (policy #723832) 1-877-503-3448
- Conversion: Due 31 days after county coverage ends (policy #723832) 1-877-503-3448
- Disability premium waiver: Due 9-12 months from last day worked (policy #723832) 1-800-523-5065
- KingCare medical disability extension: Due 31 days after county coverage ends 1-206-684-1556

### Accidental death and dismemberment insurance:

- Conversion: Due 31 days after county coverage ends (policy #OK821586) 1-800-441-1832

### Long-term disability insurance:

- Conversion: Due 62 days after county coverage ends (policy #FLK-980001) 1-800-441-1832

## Health benefits

If you have county health coverage on your last day of employment, your coverage continues through the last day of the month in which you were in a benefits status. When your county-paid coverage ends, you and your covered dependents may pay to continue coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act) as long as your employment ends for reasons other than gross misconduct. If you are under age 65 and leaving county employment because of retirement, you may choose to continue coverage under retiree medical benefits instead of COBRA until you reach age 65.

WageWorks, the County's third party administrator, contacts you regarding your enrollment options. You have 60 days after your county coverage ends or 60 days from the date of WageWorks' letter notifying you of your options, whichever is later, to make your elections. If you elect COBRA continuation coverage, you must make the initial payment by the 45<sup>th</sup> day after electing it. (Note: If you want to expedite your enrollment, you can make your first premium payment at the same time you enroll.)

There is no lapse in coverage—self-paid health benefits begin when county-paid benefits end, even if retroactive processing and payments are required.

## Life insurance

Depending upon your circumstances, you may have a variety of options for continuing county group life insurance coverage for you and your covered dependents.

### Portability

If you leave employment and are not ill or injured and away from work on the date your coverage ends, your insurance is "portable." This means you may pay Aetna, the County's life insurance administrator, directly for the basic and supplemental life insurance you had on your last day of employment, up to \$500,000, until you

reach age 99. You may also pay to continue supplemental coverage you had on your last day of employment for your covered dependents (up to \$100,000 until age 99 for your spouse or domestic partner, and up to \$5,000 until age 19 for dependent children). If you're interested, it is your responsibility to contact Aetna to request and submit a portability application.

### **Conversion**

If you are not eligible for portability, you may convert your county group life insurance to a whole life policy. If you're interested, it is your responsibility to contact Aetna within 31 days after your county coverage ends to request and submit a conversion application.

### **Disability premium waiver**

If you become disabled *before age 60* you may submit a disability premium waiver packet to Aetna. Once the premium waiver is approved, any basic or supplemental life insurance coverage is waived by Aetna at no cost to you or King County until age 65. An application to Aetna must be submitted between 9 and 12 months after the last day you worked, but no later than 12 months.

During the 9-12 month waiting period, employees are encouraged to continue self-paying for their life insurance coverage. While it is not required to self-pay life insurance premiums during the waiting period, failure to continue making premium payments will prevent the employee from later having the right to convert coverage if Aetna does not approve the life premium waiver packet. In other words, life insurance is not available.

### **KingCare medical disability extension**

Under KingCare, if you or a covered dependent is totally disabled and coverage ends for any reason other than plan termination, medical coverage only for the disabling condition may be extended for 12 months at no cost. The disabled person may choose either the medical extension coverage under KingCare or COBRA coverage; however, electing the extension means forfeiting the right to elect COBRA coverage and to convert to an individual policy. Other covered dependents may be able to elect coverage through COBRA. For more information please contact the King County Benefits office at 206-684-1556.

### **Accidental death and dismemberment insurance (AD&D)**

Your accidental death and dismemberment (AD&D) insurance is not portable. However, you may be eligible to purchase AD&D conversion insurance through CIGNA, the County's AD&D administrator, if your coverage ends because you leave county employment for any reason, are no longer eligible (except for age), or lose coverage because the CIGNA group policy terminates. If you're interested, it is your responsibility to contact CIGNA and apply in writing within 31 days of leaving county employment or retiring.

### **Long-term disability insurance (LTD)**

If you leave county employment and have been covered under the County's long-term disability (LTD) insurance for at least 12 consecutive months, you may be eligible to purchase LTD conversion insurance with CIGNA, the County's LTD administrator. Benefits will differ from the county plan's benefits, and evidence of insurability may be required. You must apply for conversion insurance within 62 days after your group insurance ends. If you want to avoid providing evidence of insurability, you will need to apply within 31 days after your county group insurance ends. Conversion insurance with CIGNA is not available when you retire, if you're 70 years of age or older, if you're not in active service because of a disability, or if the County's plan is cancelled for any reason. For more information please contact CIGNA.

### **Continued coverage when your spouse or domestic partner is also a county employee**

If you're leaving county employment and your spouse or domestic partner is a county employee, your spouse or domestic partner may add you to his or her benefits within 30 days of the date of your last day of employment or date of retirement. Your spouse or domestic partner must complete the County's Add a Dependent form, which is available at [www.kingcounty.gov/employees/benefits/Forms](http://www.kingcounty.gov/employees/benefits/Forms).